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IT IS SO ORDERED.

Dated: September 30, 2022




Guy R. Humphrey
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION**

<i>In re:</i>	:	
	:	Case No. 11-36341
CONSTANCE E. DEWITT,	:	Chapter 13
	:	Judge Humphrey
<i>Debtor.</i>	:	

**ORDER GRANTING IN PART AND DENYING IN PART DEBTOR'S MOTION
FOR SUMMARY JUDGMENT AND HSBC BANK USA, NA, AS INDENTURE
TRUSTEE FOR THE REGISTERED HOLDERS OF THE RENAISSANCE HOME
EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1, PHH
MORTGAGE CORPORATION AND OCWEN LOAN SERVICING, LLC'S
CROSS-MOTION FOR SUMMARY JUDGMENT (DOCS. 118 & 121)**

In accordance with and as provided in the court's concurrently filed Amended Decision Granting in Part and Denying in Part Debtor's Motion for Summary Judgment and HSBC Bank USA, NA, as Indenture Trustee for the registered holders of the Renaissance Home Equity Loan Asset-Backed Certificates, Series 2005-1, PHH Mortgage Corporation and Ocwen Loan Servicing, LLC's Cross-Motion for Summary Judgment, the court grants in part and denies in part the *Motion of Debtor for Summary Judgment and Memorandum in Support, in Accordance with the Order Establishing Dates for Briefing Dispositive Motions and Ordering Other Matters* (doc. 121) and the *Motion for Summary Judgment to Debtor's Motion to Show Cause Against HSBC, USA Bank, N.A., PHH Mortgage Corporation, Ocwen Loan Servicing, LLC* (doc. 118).

The court will issue a separate order setting a pre-hearing conference on the bifurcated damages and sanctions issues.

IT IS SO ORDERED.

Copies to: Default List Plus – Stefanie L. Deka (Counsel for HSBC, USA Bank, N.A., PHH Mortgage Corporation, Ocwen Loan Servicing, LLC)